

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
SMITH, MARGARET JEAN § Case No. 09-37810
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joseph A. Baldi, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged
Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/Joseph A. Baldi, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
MARGARET JEAN SMITH			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wfs Financial/Wachovia Po Box 19657 Irvine, CA 92623					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH A. BALDI, TRUSTEE					
BALDI BERG & WALLACE					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Child Care Time c/o St. Francis Hospital 355 Ridge Avenue Evanston, IL 60202					
	Childrens Memorial Hospital 75 Remittance Drive, Suite 92611 Chicago, IL 60675					
	Citi Po Box 6241 Sioux Falls, SD 57117					
	Northshore Health System 2650 Ridge Avenue Evanston, IL 60201					
	Representing: Childrens Memorial Hospital					
	Representing: Citi					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Representing: Northshore Health System					
000002	AMERICAN INFOSOURCE LP AS AGENT FOR					
000003	COMBINED CARE CENTER PC					
000001	DISCOVER BANK					
	AMERICAN INFOSOURCE LP AS AGENT FOR					
	COMBINED CARE CENTER PC					
	DISCOVER BANK					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit 8

Case No: 09-37810 PSH Judge: Pamela S. Hollis
Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee

Date Filed (f) or Converted (c): 10/09/09 (f)

341(a) Meeting Date: 11/20/09

Claims Bar Date: 09/27/10

For Period Ending: 02/03/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. CASH ON HAND	20.00	0.00		0.00	FA
2. CHECKIN ACCOUNT WITH TCF BANK	109.00	0.00		0.00	FA
3. CHECKING ACCOUNT WITH CHASE BANK	1,000.00	0.00		0.00	FA
4. CHECKING ACCOUNT WITH WASHINGTON MUTUAL BANK	25.00	0.00		0.00	FA
5. DRAGIC BLAGOJERIC, LANDLORD	800.00	0.00		0.00	FA
6. MISC. HOUSEHOLD GOODS: SOFA, LOVESEAT, TELEVISION	1,000.00	0.00		0.00	FA
7. FAMILY PICTURES, CD'S, AND BOOKS	100.00	0.00		0.00	FA
8. USED PERSONAL CLOTHING	500.00	0.00		0.00	FA
9. WATCH, NECKLACE, RINGS	100.00	0.00		0.00	FA
10. CAMERA, CAMCORDER	100.00	0.00		0.00	FA
11. TERM LIFE POLICY THROUGH EMPLOYER - NO CASH SURREN	0.00	0.00		0.00	FA
12. ALLSTATE LIFE INSURANCE ANNUITY	35,625.00	35,625.00		35,625.00	FA
13. SYMETRA FINANCIAL ANNUITY	535,000.00	535,000.00	DA	0.00	FA
Debtor claimed this asset exempt, in full amount of value; the exemption was disallowed per order dated 6/8/10; claims were filed less then Estate funds, Trustee will abandon this asset at closing.					
14. STOCK WITH WALGREENS (50 SHARES)	1,500.00	0.00		0.00	FA
15. 2008 NISSAN VERSA WITH 9,500 MILES	10,875.00	0.00		0.00	FA
16. 2008 NISSAN ARMADA WITH 35,238 MILES	25,900.00	0.00		0.00	FA
17. Post-Petition Interest Deposits (u)	Unknown	N/A		2.93	Unknown

TOTALS (Excluding Unknown Values)

\$612,654.00

\$570,625.00

\$35,627.93

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Case No: 09-37810 PSH Judge: Pamela S. Hollis
Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee
Date Filed (f) or Converted (c): 10/09/09 (f)
341(a) Meeting Date: 11/20/09
Claims Bar Date: 09/27/10

Trustee objected to Debtor's claimed exemption in annuity; exemption disallowed; Trustee recovered annuity payment; TFR was filed and final report was held on 1/13/11; final distribution checks were mailed; once all checks clear, Trustee will prepare and file his TDR

Initial Projected Date of Final Report (TFR): / / Current Projected Date of Final Report (TFR): / /

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-37810 -PSH
Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6561 Money Market Account (Interest Earn

Taxpayer ID No: *****6677
For Period Ending: 02/03/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/01/10	12	ALLSTATE LIFE INSURANCE COMPANY 10815 David Taylor Drive Suite 300 Charlotte, NC 28262	BALANCE FORWARD Structured Settlement Annuity	1129-000	35,625.00		0.00 35,625.00
10/29/10	17	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.75		35,625.75
11/30/10	17	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.89		35,626.64
12/31/10	17	Bank of America, N.A.	Interest Rate 0.030	1270-000	0.91		35,627.55
01/17/11	17	Bank of America, N.A.	INTEREST REC'D FROM BANK	1270-000	0.38		35,627.93
01/17/11		Transfer to Acct #*****6723	Final Posting Transfer For Final Distribution	9999-000		35,627.93	0.00

Account *****6561	Balance Forward	0.00			
1	Deposits	35,625.00	0	Checks	0.00
4	Interest Postings	2.93	0	Adjustments Out	0.00
			1	Transfers Out	35,627.93
	Subtotal	\$ 35,627.93		Total	\$ 35,627.93
0	Adjustments In	0.00			
0	Transfers In	0.00			
	Total	\$ 35,627.93			

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-37810 -PSH
Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6723 Checking Account (Non-Interest Earn

Taxpayer ID No: *****6677
For Period Ending: 02/03/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
01/17/11		Transfer from Acct #*****6561	BALANCE FORWARD				0.00
			Transfer In From MMA Account	9999-000	35,627.93		35,627.93
01/17/11	001001	BALDI BERG & WALLACE, LTD. 19 South LaSalle Street Suite 1500 Chicago, IL 60603	For Final Distribution Trustee Attorney Fees Final Compensation	3110-000		5,484.00	30,143.93
01/17/11	001002	JOSEPH A. BALDI, as Trustee 19 S. LaSalle Street Suite 1500 Chicago, Illinois 60603	TRUSTEE FEE Final Compensation	2100-000		2,682.31	27,461.62
01/17/11	001003	Discover Bank Dfs Services LLC PO Box 3025 New Albany, OH 43054-3025	Claim 000001, Payment 100.46%			7,332.07	20,129.55
			Claim 7,298.67	7100-000			
			Interest 33.40	7990-000			
01/17/11	001004	American Infosource Lp Agent for World Financial Network Natil Bank as Value City Furniture PO Box 248872 Oklahoma City, OK 73124-8872	Claim 000002, Payment 100.46%			3,113.30	17,016.25
			Claim 3,099.12	7100-000			
			Interest 14.18	7990-000			
01/17/11	001005	Combined Care Center PC 1325 Howard St Ste 307 Evanston, IL 60202	Claim 000003, Payment 100.46%			714.25	16,302.00
			Claim 711.00	7100-000			
			Interest 3.25	7990-000			
01/17/11	001006	MARGARET JEAN SMITH 7322 NORTH RIDGE BLVD, APT. 1E	Surplus Funds	8200-002		16,302.00	0.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-37810 -PSH
Case Name: SMITH, MARGARET JEAN

Trustee Name: Joseph A. Baldi, Trustee
Bank Name: Bank of America, N.A.
Account Number / CD #: *****6723 Checking Account (Non-Interest Earn

Taxpayer ID No: *****6677
For Period Ending: 02/03/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		CHICAGO, IL 60645					

Account *****6723	Balance Forward	0.00					
	0 Deposits	0.00		6	Checks	35,627.93	
	0 Interest Postings	0.00		0	Adjustments Out	0.00	
				0	Transfers Out	0.00	
	Subtotal	\$ 0.00					
	0 Adjustments In	0.00			Total	\$ 35,627.93	
	1 Transfers In	35,627.93					
	Total	\$ 35,627.93					

Report Totals	Balance Forward	0.00					
	1 Deposits	35,625.00		6	Checks	35,627.93	
	4 Interest Postings	2.93		0	Adjustments Out	0.00	
				1	Transfers Out	35,627.93	
	Subtotal	\$ 35,627.93			Total	\$ 71,255.86	
	0 Adjustments In	0.00					
	1 Transfers In	35,627.93					
	Total	\$ 71,255.86			Net Total Balance	\$ 0.00	